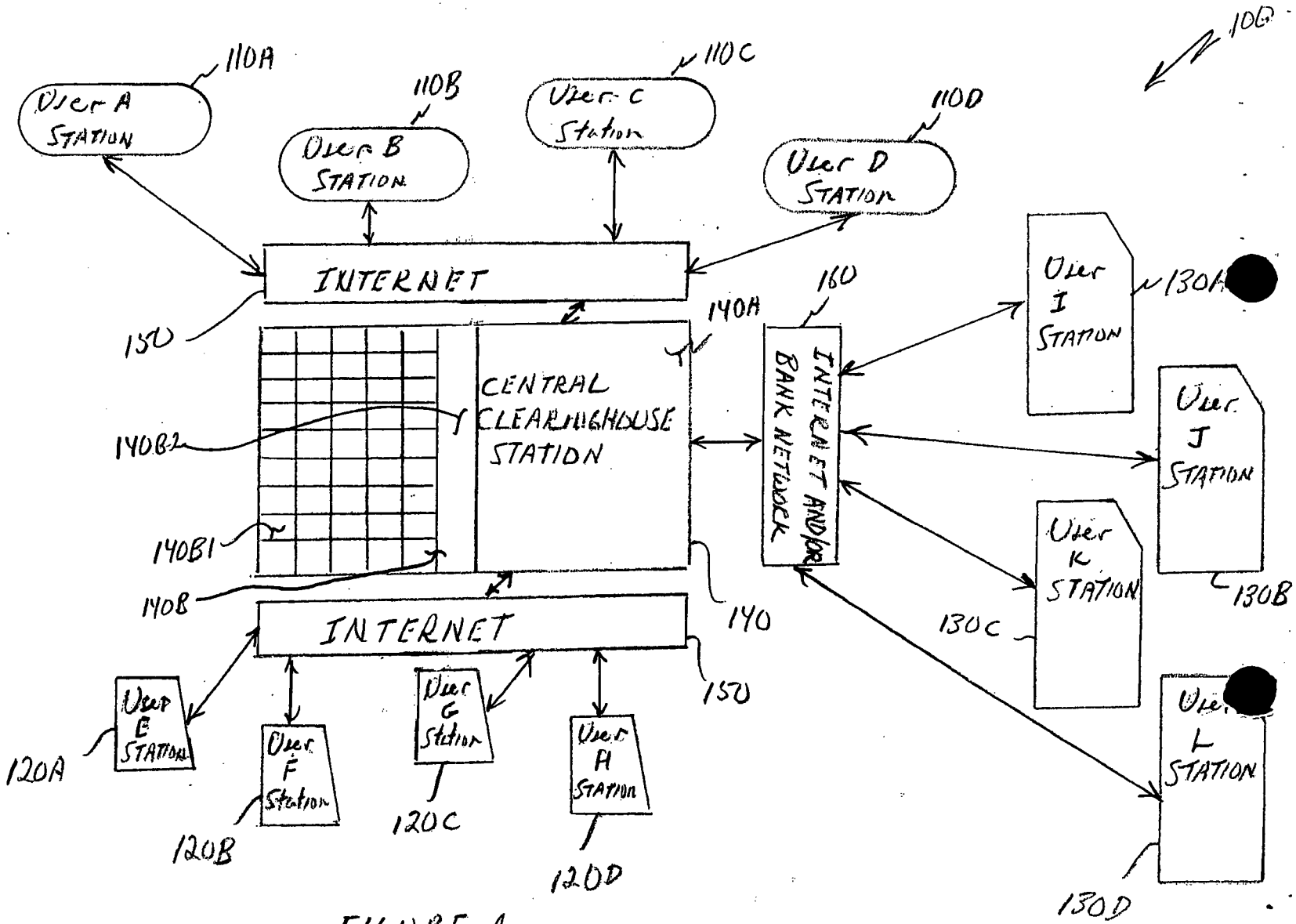
100
110A
User A Station
110B
User B Station
110C
User C Station
110D
User D Station
INTERNET
150
140A
160
CENTRAL CLEARINGHOUSE STATION
140B2
140B1
140B
140
INTERNET
150
INTERNET AND/OR BANK NETWORK
User I Station
130A
User J Station
130B
User K Station
130C
User L Station
130D
User E Station
120A
User F Station
120B
User G Station
120C
User H Station
120D

FIGURE 1

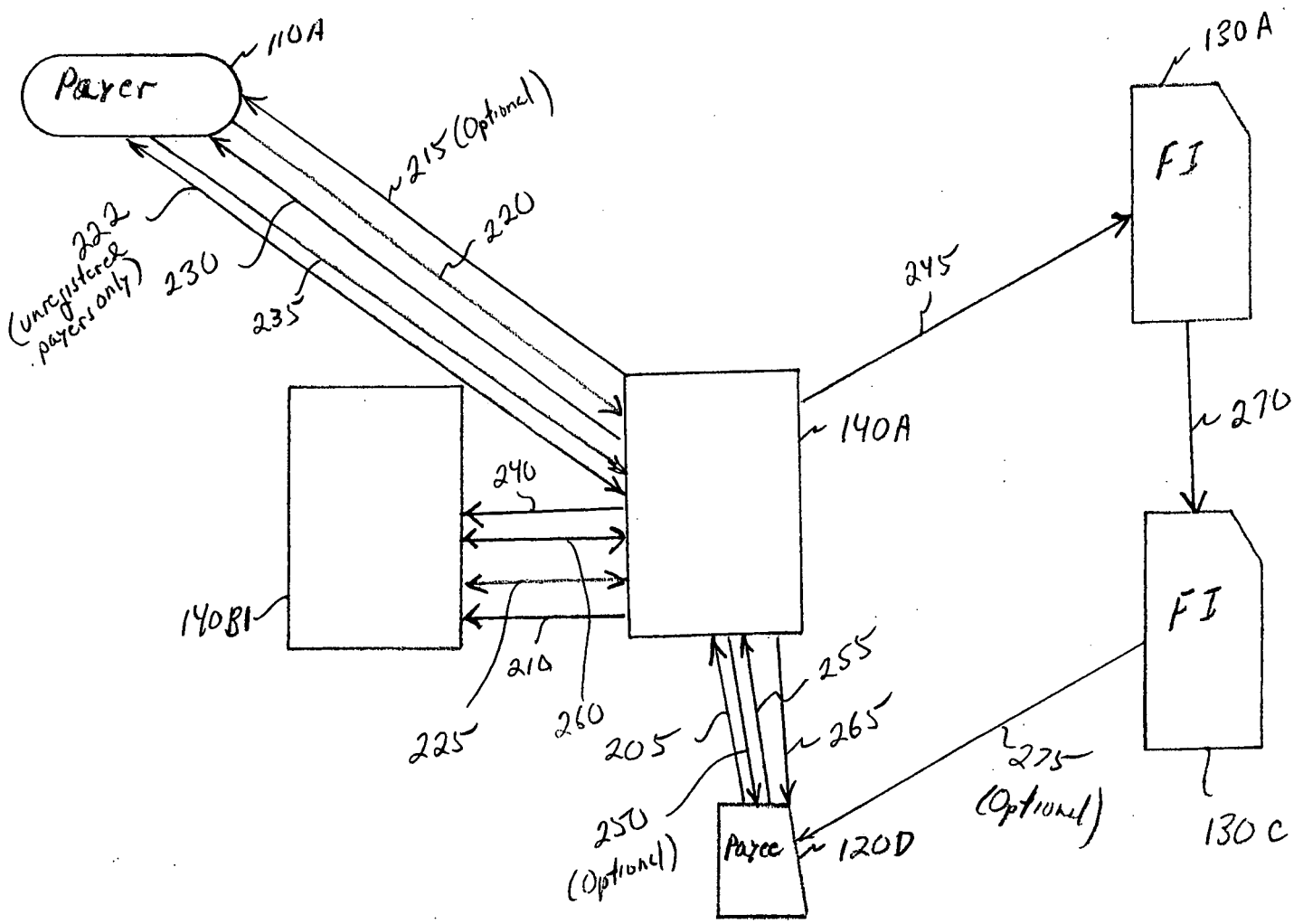
Payer
110A
215 (Optional)
220
222
(unregistered payers only)
230
235
245
130A
FI
270
140A
240
140B1
210
225
260
205
255
265
250
(Optional)
Payee
120D
275
(Optional)
FI
130C

FIGURE 2

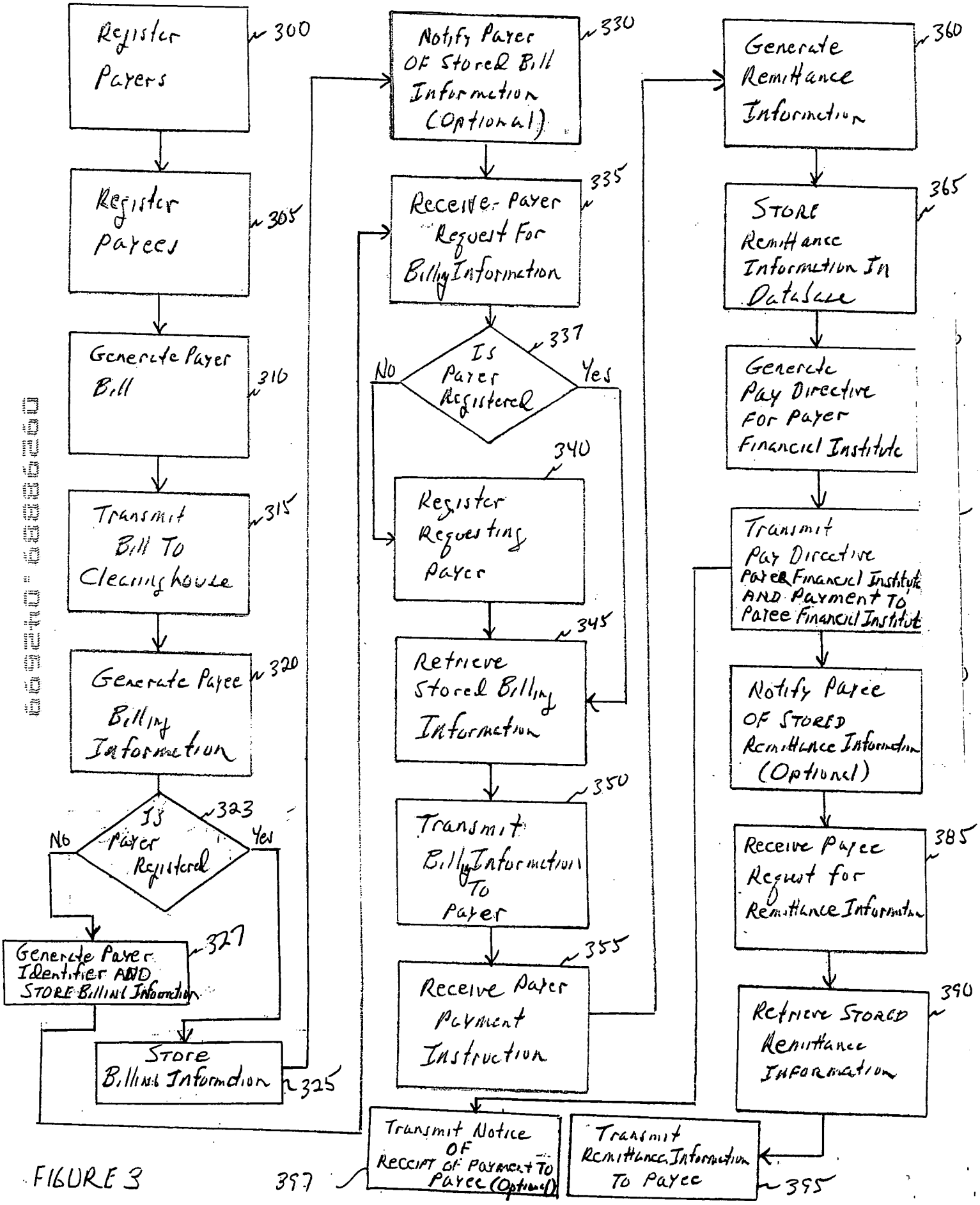
Register Payers
300
Register Payees
305
Generate Payer Bill
310
Transmit Bill To Clearinghouse
315
Generate Payee Billing Information
320
Is Payer Registered
323
No
Yes
Generate Payer Identifier AND STORE Billing Information
327
Store Billing Information
325
Notify Payer OF Stored Bill Information (Optional)
330
Receive Payer Request For Billing Information
335
Is Payer Registered
337
No
Yes
Register Requesting Payer
340
Retrieve Stored Billing Information
345
Transmit Bill Information To Payer
350
Receive Payer Payment Instruction
355
Transmit Notice OF Receipt of Payment To Payee (Optional)
357
Generate Remittance Information
360
STORE Remittance Information In Database
365
Generate Pay Directive For Payer Financial Institute
Transmit Pay Directive Payer Financial Institute AND Payment To Payee Financial Institute
Notify Payee OF STORED Remittance Information (Optional)
Receive Payee Request for Remittance Information
385
Retrieve STORED Remittance Information
390
Transmit Remittance Information To Payee
395

FIGURE 3

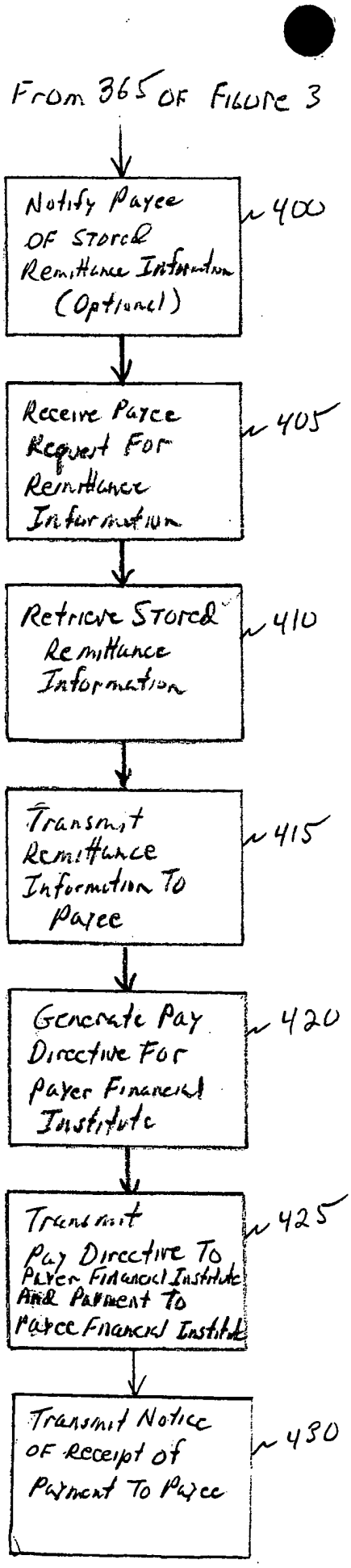
From 365 of Figure 3
Notify Payee of Stored Remittance Information (Optional)
400
Receive Payee Request For Remittance Information
405
Retrieve Stored Remittance Information
410
Transmit Remittance Information To Payee
415
Generate Pay Directive For Payer Financial Institute
420
Transmit Pay Directive To Payer Financial Institute And Payment To Payee Financial Institute
425
Transmit Notice of Receipt of Payment To Payee
430

FIGURE 4

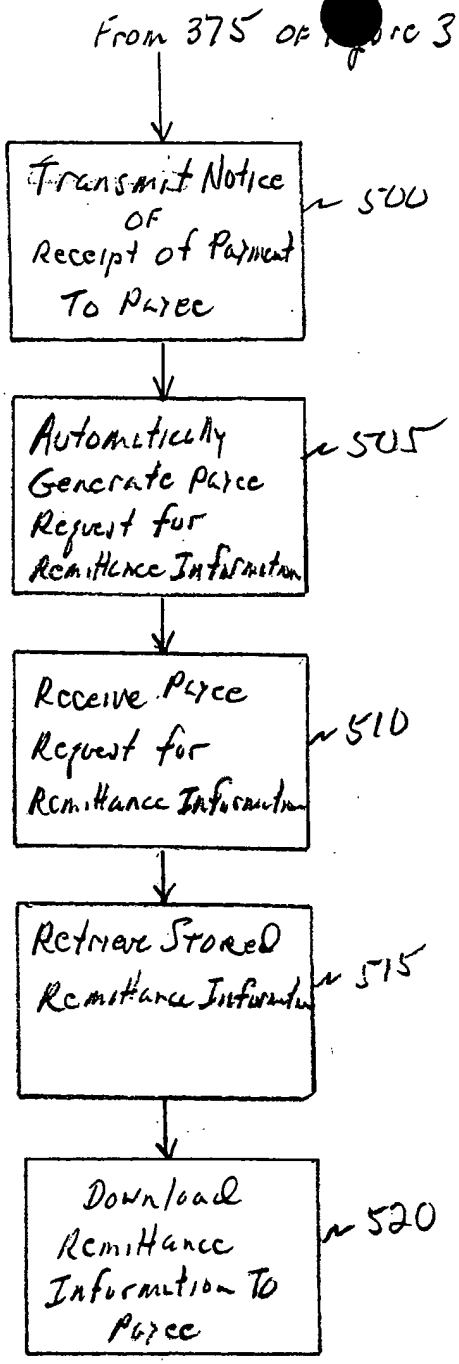
From 375 of Figure 3
Transmit Notice of Receipt of Payment To Payee
500
Automatically Generate Payee Request for Remittance Information
505
Receive Payee Request for Remittance Information
510
Retrieve Stored Remittance Information
515
Download Remittance Information To Payee
520

FIGURE 5

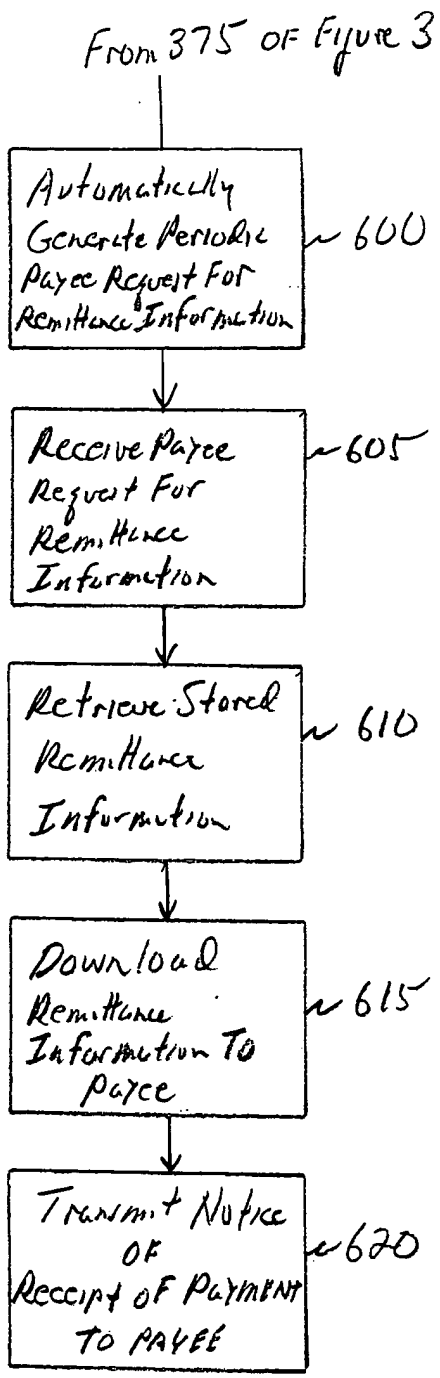
From 375 of Figure 3
Automatically Generate Periodic Payee Request For Remittance Information
600
Receive Payee Request For Remittance Information
605
Retrieve Stored Remittance Information
610
Download Remittance Information To Payee
615
Transmit Notice Of Receipt of Payment To Payee
620

FIGURE 6.

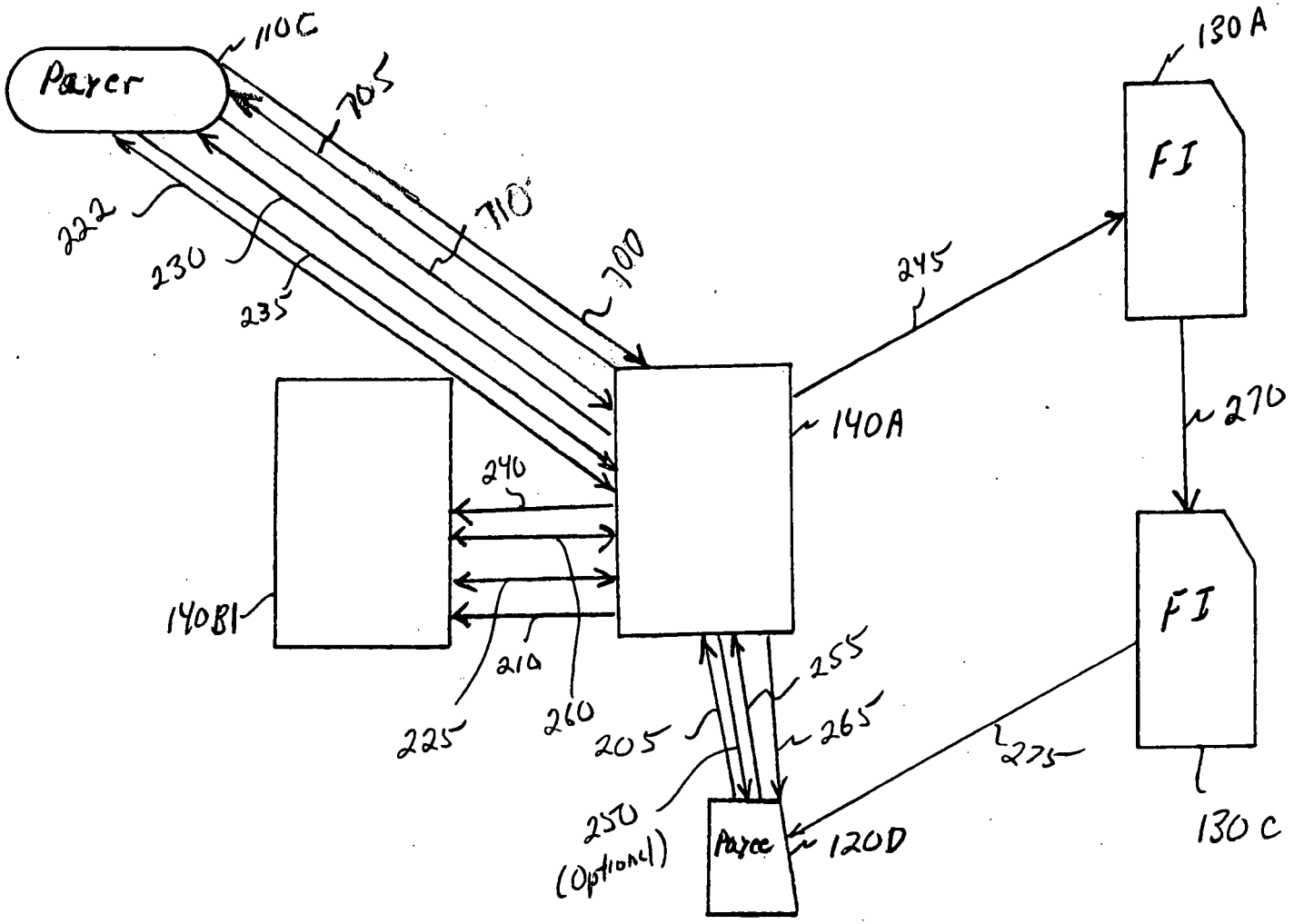
Payer
110C
705
710
700
222
230
235
130A
FI
245
270
140A
240
140B1
210
225
260
205
255
265
275
FI
250
(Optional)
Payee
120D
130C

FIGURE 7

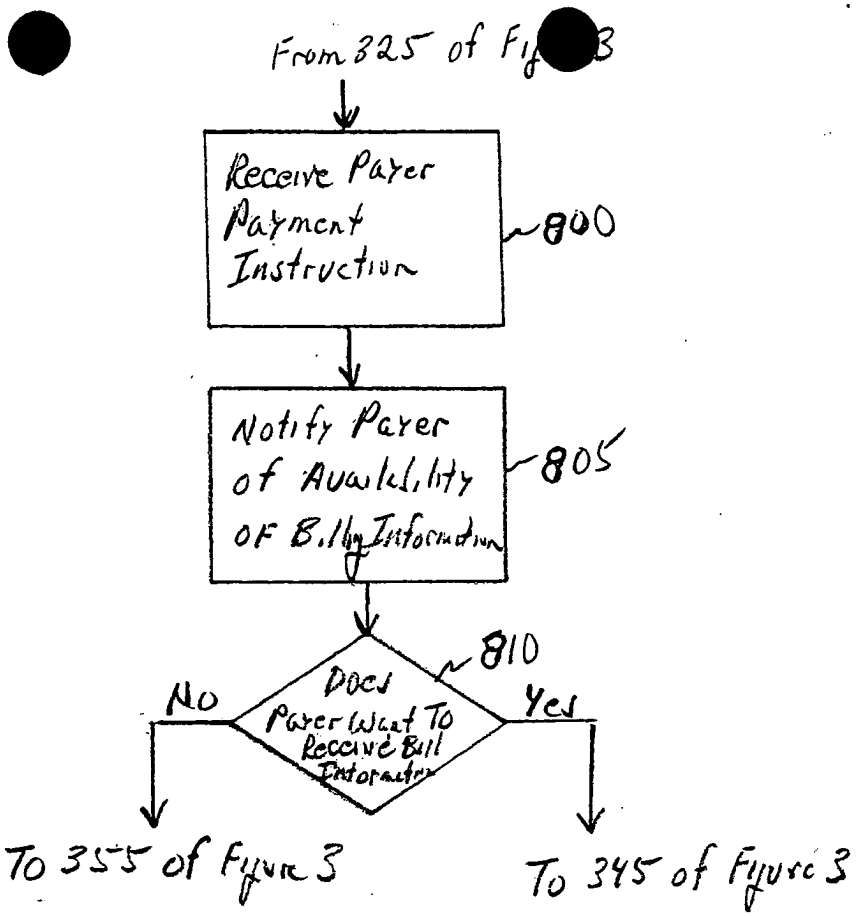
From 325 of Figure 3
Receive Payer Payment Instruction
800
Notify Payer of Availability of Bill Information
805
Does Payer Want To Receive Bill Information
810
No
Yes
To 355 of Figure 3
To 345 of Figure 3

Figure 8

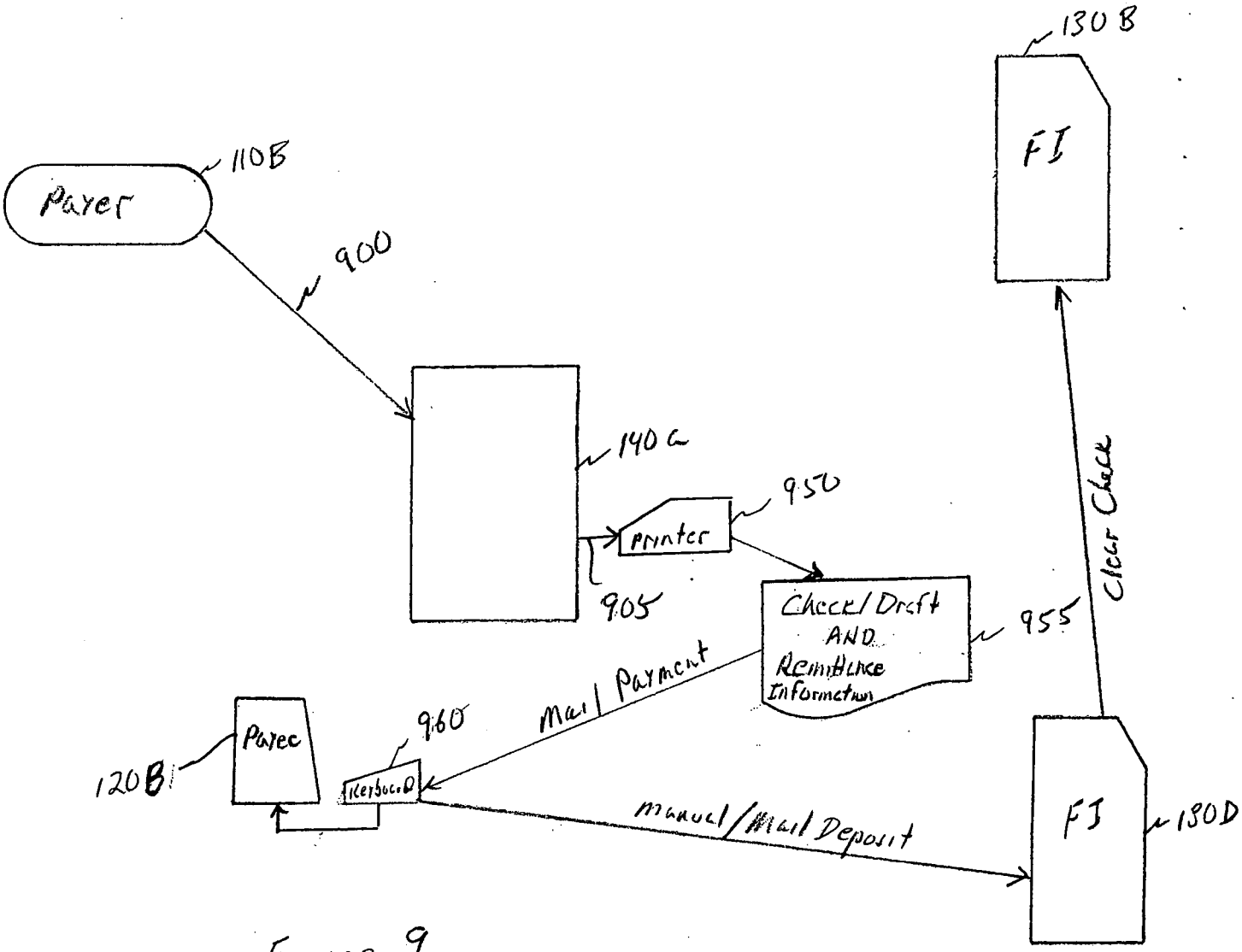

Figure 9

0020889 .042609

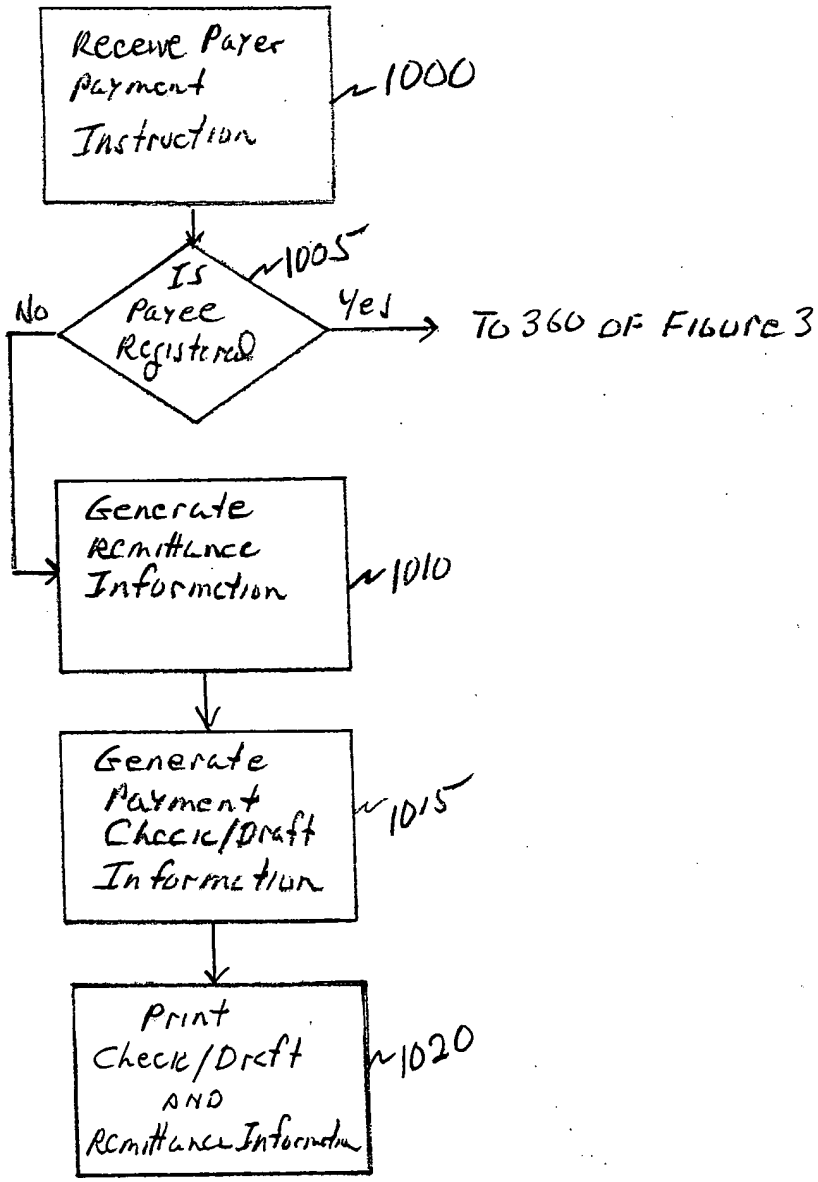
Receive Payer payment Instruction
1000
Is Payee Registered
1005
No
Yes
To 360 of Figure 3
Generate Remittance Information
1010
Generate Payment Check/Draft Information
1015
Print Check/Draft AND Remittance Information
1020

FIGURE 10

Payee/Payor Identifier	Reg	FI Identifier	Billing Information	Remittance Information
A	Y	I PA DA	Yes	Yes
B	Y	J PA	No	No
C	Y	K PA DA	Yes	No
D	N	Unknown	Yes	No
E	Y	L DA	No	Yes
F	N	Unknown	No	Yes
G	N	Unknown	Yes	No
H	Y	K PA DA	Yes	Yes
I	Y	I PA DA	Yes	Yes
J	Y	J PA DA	Yes	Yes
K	Y	K PA DA	Yes	Yes
L	Y	L PA DA	Yes	Yes
n	Y	Y	Y	Y

1100

1105 1110 1115 1120 1125

FIGURE 11

0929880 .042600

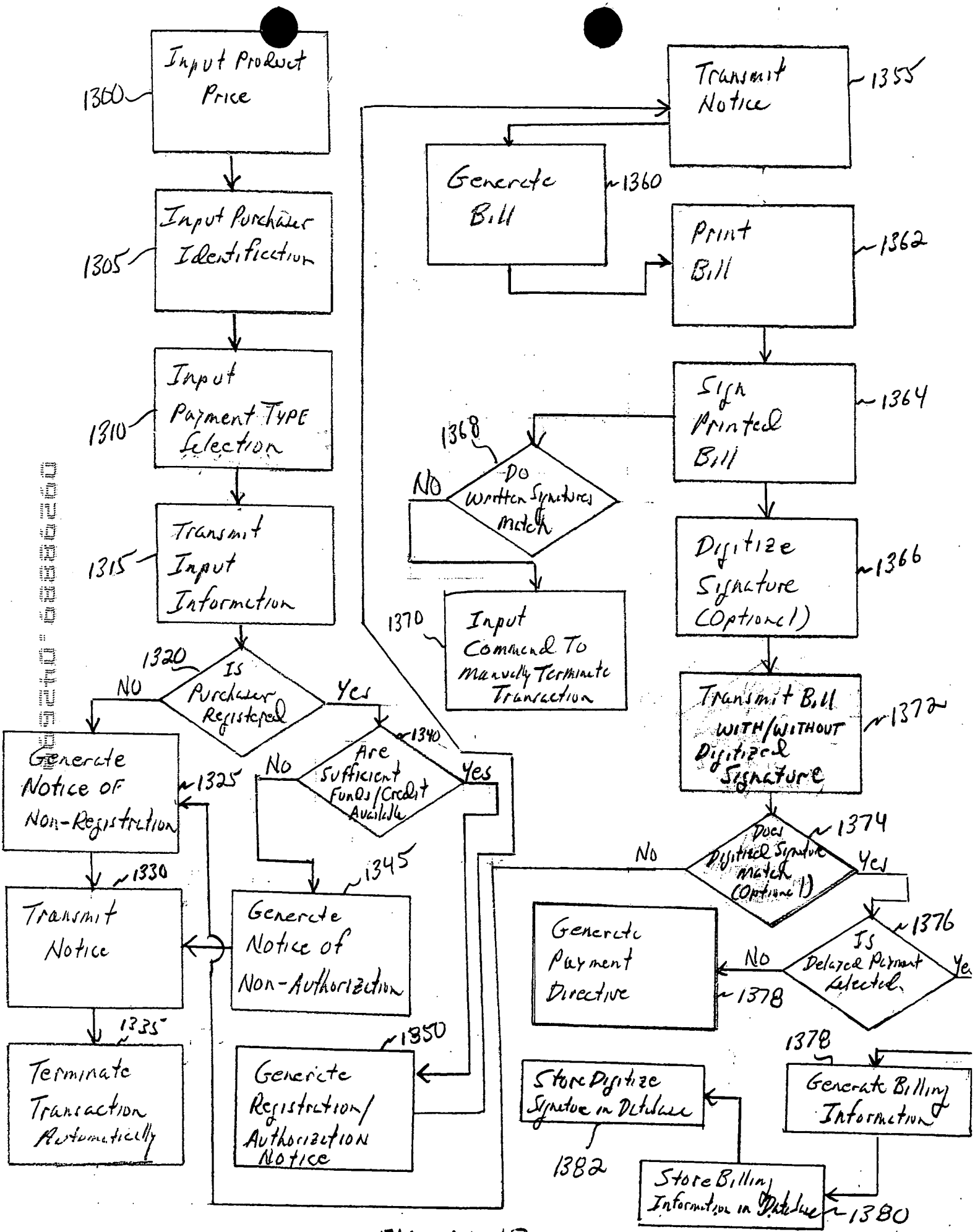
1300
Input Product Price
1305
Input Purchaser Identification
1310
Input Payment Type Selection
1315
Transmit Input Information
1320
Is Purchaser Registered
NO
Yes
1325
Generate Notice of Non-Registration
1330
Transmit Notice
1335
Terminate Transaction Automatically
1340
Are Sufficient Funds/Credit Available
No
Yes
1345
Generate Notice of Non-Authorization
1350
Generate Registration/Authorization Notice
1355
Transmit Notice
1360
Generate Bill
1362
Print Bill
1364
Sign Printed Bill
1366
Digitize Signature (Optional)
1368
Do Written Signatures match
NO
1370
Input Command To manually Terminate Transaction
1372
Transmit Bill WITH/WITHOUT Digitized Signature
1374
Does Digitized Signature match (Optional)
No
Yes
1376
Is Delayed Payment Selected
No
Yes
1378
Generate Payment Directive
1378
Generate Billing Information
1380
Store Billing Information in Database
1382
Store Digitize Signature in Database

FIGURE 13

1400
1410
1415
1420
1425
1430
1435
140
COMMUNICATIONS NETWORK
1405
1415
1415A
1415B
CC

FIGURE 14

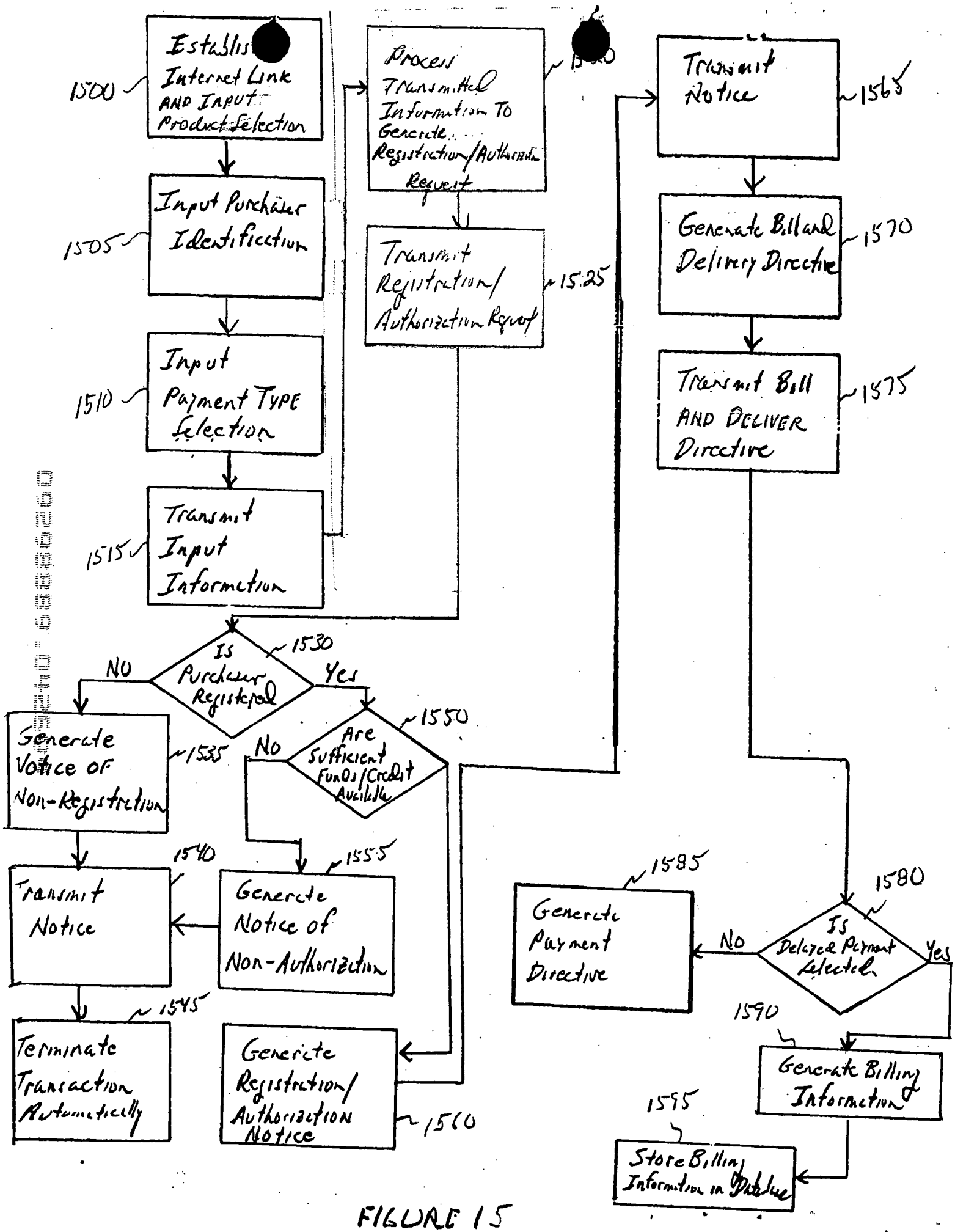
1500
Establish Internet Link AND Input Product Selection
1505
Input Purchaser Identification
1510
Input Payment Type Selection
1515
Transmit Input Information
1520
Process Transmitted Information To Generate Registration/Authorization Request
1525
Transmit Registration/ Authorization Request
1530
Is Purchaser Registered
NO
Yes
1535
Generate Notice of Non-Registration
1540
Transmit Notice
1545
Terminate Transaction Automatically
1550
Are Sufficient Funds/Credit Available
No
1555
Generate Notice of Non-Authorization
1560
Generate Registration/ Authorization Notice
1565
Transmit Notice
1570
Generate Bill and Delivery Directive
1575
Transmit Bill AND DELIVER Directive
1580
Is Delayed Payment Selected
No
Yes
1585
Generate Payment Directive
1590
Generate Billing Information
1595
Store Billing Information in Database

FIGURE 15

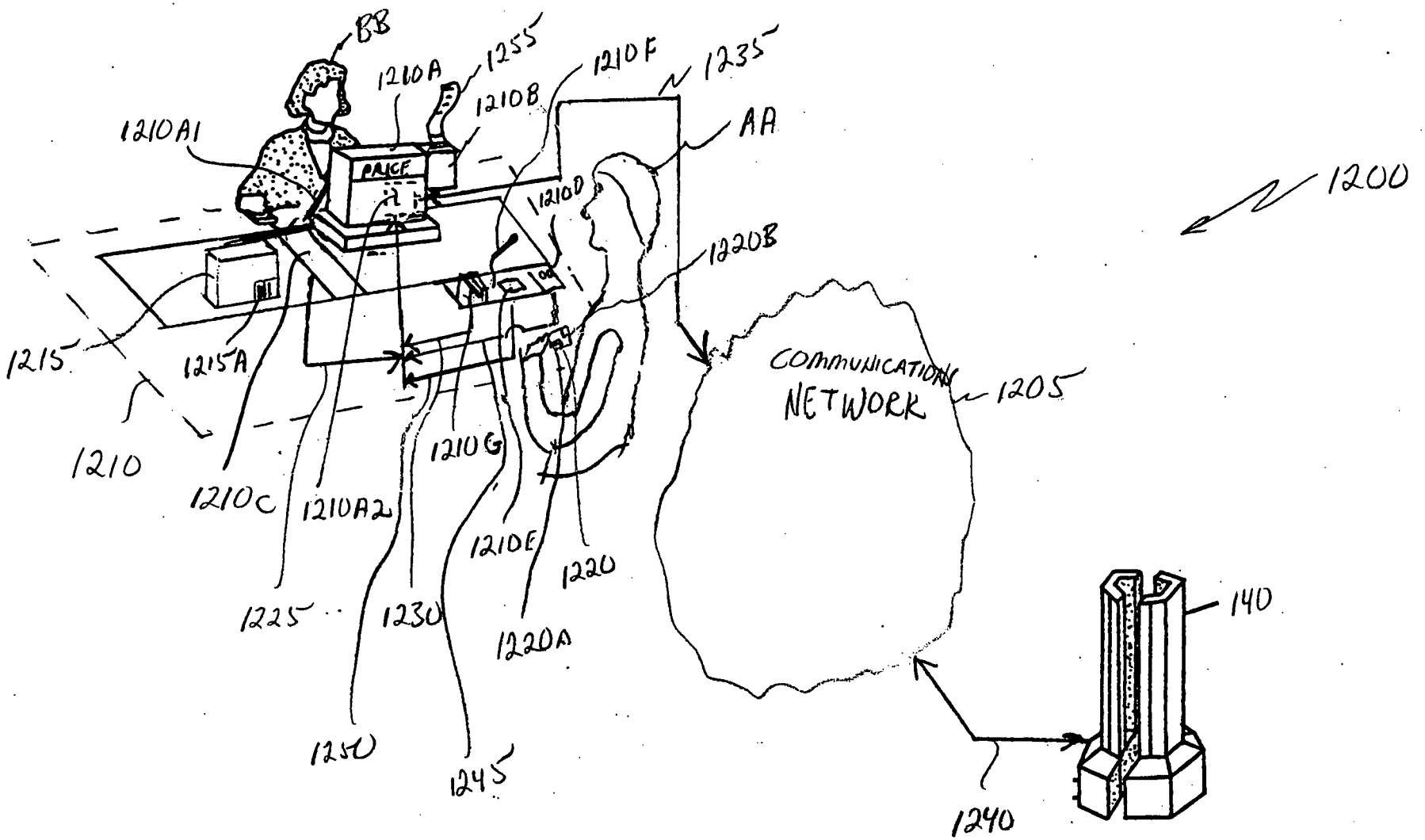
BB
1210A
1255
1210F
1235
1210B
AA
1210A1
1200
1210D
1220B
1215
1215A
COMMUNICATIONS
NETWORK
1205
1210
1210G
1210C
1210A2
1210E
1220
1225
1230
1220A
140
1250
1245
1240

FIGURE 12